

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-13654-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Carlos Garriga Bencomo  
aka Jose Garriga, aka Jose Bencomo, aka  
Jose C. Garriga Bencomo  
740 Forest Street  
Kearny, NJ 07032

Social Security No.:  
xxx-xx-0098

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on and a confirmation hearing on such Plan has been scheduled for .

The debtor filed a Modified Plan on 05/22/2024 and a confirmation hearing on the Modified Plan is scheduled for 7/18/2024 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 23, 2024  
JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Jose Carlos Garriga Bencomo  
Debtor

Case No. 24-13654-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 23, 2024

User: admin  
Form ID: 186

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db	+ Jose Carlos Garriga Bencomo, 740 Forest Street, Kearny, NJ 07032-3809
520220261	+ Cordova Legal Group, 102 NE 2nd Street, Boca Raton, FL 33432-3908
520220264	+ Hc Roya, 340 Coyier Ln, Madison, WI 53713-2151
520220268	+ Kia Motors, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
520266352	+ State of New Jersey, Matt Platkin, Attorney General, 25 Market Street, RJ Hughes Justice Complex, Trenton NJ 08611-2148
520266349	+ State of New Jersey, Division of Taxation, Revenue Processing Center, PO Box 643, Trenton NJ 08646-0643
520220273	+ Umb Ccprog, 921 Walnut St, Kansas City, MO 64106-2017
520220274	+ Wf Crd Svc, Po Box 3696, Portland, OR 97208-3696

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 23 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 23 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2024 20:58:12	AIS Portfolio Services, LLC, Attn: Ally Capital De, 4515 N. Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
520220249	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 23 2024 21:09:24	Affirm, 633 Folsom Street, San Francisco, CA 94107-3600
520220250	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 23 2024 21:08:58	Affirm Inc, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
520226516	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2024 20:58:33	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520243382	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2024 21:09:10	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520220252	+ Email/Text: ally@ebn.phinsolutions.com	May 23 2024 20:50:00	Ally Fincl, P.O. Box 380901, Bloomington, MN 55438-0901
520220253	+ Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:36	American Express Business, PO Box 1270, Newark, NJ 07101-1270
520256230	Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520220256	+ Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:06	Amex, 4315 South 2700 West, Salt Lake City, UT 84184-0001

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520220255	Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:28	Amex, P.O. Box 7871, Fort Lauderdale, FL 33329
520220257	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 23 2024 20:50:00	Bk Of Amer, Pob 15026, Wilmington, DE 19850-5026
520220258	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2024 20:58:27	Cbna/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
520220259	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 23 2024 20:52:00	Ccb/Chldplce, Po Box 182120, Columbus, OH 43218-2120
520220262	Email/Text: mrdiscen@discover.com	May 23 2024 20:50:00	Discoverbank, Pob 15316, Wilmington, DE 19850
520220254	Email/Text: BKCourtNotices@yourmortgageonline.com	May 23 2024 20:51:00	Amerisve/Dmi, 1 Corporate Dr, Lake Zurich, IL 60047
520230436	+ Email/Text: mrdiscen@discover.com	May 23 2024 20:50:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
520220263	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 23 2024 20:51:00	Gs Bank/Apple Card, Lockbox 6112, Philadelphia, PA 19170-0001
520220265	Email/Text: headwaybnc@enova.com	May 23 2024 20:50:00	Headway Capital, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604
520220266	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 23 2024 20:53:00	Hyundai Finc, 10550 Talbert Av, Fountain Valle, CA 92708-6032
520220267	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 23 2024 20:53:00	Hyundai Finc, 10550 Talbert Av, Fountain Valley, CA 92708-6032
520266351	Email/Text: sbse.cio.bnc.mail@irs.gov	May 23 2024 20:52:00	Internal Revenue Service, District Counsel, One Newark Center, Suite 1500, Newark, NJ 07102
520220260	Email/PDF: ais.chase.ebn@aisinfo.com	May 23 2024 20:58:00	Chase Business Card, PO Box 15299, Wilmington, DE 19850
520246020	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 23 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520220270	^ MEBN	May 23 2024 20:43:12	Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105-1909
520220271	+ Email/PDF: SoFiBKNotifications@resurgent.com	May 23 2024 20:58:12	Sofi Bank, 2750 E Cottonwood Pkwy, Cottonwood Heights, UT 84121-7285
520266353	^ MEBN	May 23 2024 20:45:50	State of New Jersey, Division of Taxation, PO Box 046, Trenton NJ 08601-0046
520220272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2024 21:23:15	Thd/Cbna, Po Box 9714, Gray, TN 37615-9714
520263581	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 23 2024 21:23:26	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520220251		Aizletty Mizabal Garcia
520220269		Lisley C. Garcia
520263552	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520266348	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Function, 955 S. Springfield Avenue, Springfield NJ 07081
520266350	*+	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Jose Carlos Garriga Bencomo fitz2law@gmail.com nadiafinancial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4